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ABSTRACT

This synopsis extracts from the National Commission on the Financing of Postsecondary Education report the salient points of import to financing postsecondary education. The first section of this paper deals with the objectives of postsecondary education stated by the commission and how well these objectives are being met. The second section discusses a number of realities that have significant impact on the selection of a financing plan to postsecondary education. (MJM)

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Financing Postsecondary Education in the United States

A personal perspective of the report of the National Commission on Financing Postsecondary Education by its Executive Director, Ben Lawrence

Education Commission of the States
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FINANCING POSTSECONDARY EDUCATION

IN THE UNITED STATES

A personal perspective of the report of the
National Commission on the Financing of Postsecondary Education
by its Executive Director, Ben Lawrence,
Associate Director of WICHE; Director,
National Center for Higher Education Management Systems

Report No. 46
Education Commission of the States
Denver, Colorado
Wendell H. Pierce, Executive Director

February 1974

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PREFACE

The National Commission on the Financing of Postsecondary Education developed and tested a framework to analyze alternative proposals for financing postsecondary education. The commission intended to demonstrate the usefulness of such an approach and to make recommendations that would support the continued development and use of such approaches to policy analysis in postsecondary education, particularly at the state and national levels. The recommendations of the commission, found in chapter 9 of its report, are designed to carry out this intent.*

In the process of developing and testing this framework, the commission also identified and reported many facts having significant implications in the selection of financing mechanisms and proposals for postsecondary education.

This synopsis extracts from the commission's report the salient points of import to financing postsecondary education, recognizing that the selection of these points is from an entirely personal perspective and that this paper may not necessarily reflect the opinion of the commission or its individual members.

The first section of this paper deals with the objectives of postsecondary education stated by the commission and how well these objectives are being met. The second section discusses a number of realities that have significant impact on the selection of a financing plan to postsecondary education. Since the commission has stressed the importance of objectives to postsecondary education, its objectives serve as an organizing principle in the paper.

*_Financing Postsecondary Education in the United States_ is available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. The cost is $4.

WHAT OUGHT TO BE AND WHAT IS

Every member of the National Commission on the Financing of Postsecondary Education had many reasons to believe that he or she had some special understanding of postsecondary education. And, indeed, from student to college president to congressman, each did. Yet, the first realization that fell hard on the commission was that conventional wisdom about postsecondary education is largely outdated and erroneously intuitive, the result, perhaps, of education old wives' tales that may have held some truth two decades ago.

Postsecondary education, like the entire American society, has changed significantly during the past 20 years. To respond to this change, those charged with the financing of postsecondary education must put aside outdated perceptions, look anew at the objectives of postsecondary education and examine the methods by which those objectives may be accomplished. Those who propose changes in financing must be able to offer reasonable assurances that what they propose will produce the intended results. For this reason, the commission and its staff placed the highest priority on assembling pertinent data and using them to analyze alternative policy proposals in a systematic way. By implication the commission suggests that others concerned with financing proposals and recommendations do the same.

The commission set as its first task the development of a set of national objectives for postsecondary education. The commissioners discussed the purposes of education, ranging from a broad social perspective to the more limited perspective of the individual, from the one extreme of purely individual development to the other of manpower production and supply. Because the commission took the view—after seven months of study and deliberation—that the purposes and substance of postsecondary education should be determined by institutions, students and funders in response to their specific needs, the objectives selected describe the *character*, rather than the purposes, of postsecondary education.

Three objectives were written into the law establishing the commission: access, independence and diversity. The commission was required by Congress and the President to examine alternative financing proposals in light of these national goals. To these three, the commission added five it felt are necessary to describe the desired character of postsecondary education in our pluralistic society.

The eight resulting objectives were compared with those developed by other commissions and study groups and were found to be consistent with these previous efforts. However, the objectives formulated by the commission do suggest increased emphasis on universal access, diversity (particularly in the commission's definition of postsecondary education) and accountability. A broad change in emphasis came from the commission's view that these objectives should be important considerations in the determination of financing policy.

The importance the commission gave the objectives can be seen from its report and from a discussion of the objectives in light of what ought to be and what is.

I. Student Access.

Each individual should be able to enroll in some form of postsecondary education appropriate to that person's needs, capability and motivation.

In describing student access as a basic objective of postsecondary education, the commission asserted that there must be no arbitrary or artificial barriers related to sex, age, race, income, residence, ethnicity, religious or political belief or prior educational achievement.

The commission found that student access to postsecondary education still is inadequate.

- The participation rate of students from families with annual incomes under $10,000 would have to be increased by 50 per cent to equal the participation rate of students from families with annual incomes over $10,000.
- Public comprehensive colleges, followed closely by public community colleges, do the most to provide access to students from families with incomes under $10,000.
- While great improvement still is needed, student financial aid programs have improved access for low-income students. The commission estimates that because of financial aid, 1.4 million students have enrolled who otherwise would not have attended. Students from families with incomes in the $3,000-$6,000 range have benefited most from such programs. Students from families with incomes in the $6,000-$7,500 range are the most under-represented and have received considerably less assistance.
- While family income level is clearly important in determining a student's participation in college, at least two other factors are statistically more important: the high school curriculum followed by the student and the father's educational attainment.
- If a student has followed a college preparatory program, his chances of going on to college range from 70 to 85 per cent, while if he has followed any other program, his chances of going on to college range from 4 to 30 per cent. Further, the greater the father's educational attainment, the greater the likelihood the individual will enroll in college.
- The rates of participation in postsecondary education for blacks, American Indians and persons of Mexican parentage or birth are far below the participation rates of other Americans, while persons of Japanese and Chinese descent have extraordinarily high participation rates—higher in fact than all other Americans.
- Women are under-represented in postsecondary institutions, constituting 51 per cent of the 18-24 year old age group, but only 44 per cent of undergraduate enrollment and 39 per cent of graduate enrollment. Their participation would have to increase by 25 per cent to equal that of men.

The commission concluded its discussion of student access with a highly significant observation: Of all the objectives recommended by the commission, student access is perhaps the most fundamental, for without access to postsecondary education, the other objectives are reduced to empty promises. That student access is not satisfactorily achieved is particularly troubling, for without access it is questionable whether the postsecondary enterprise can meet its other objectives.

II. Student Choice.

Each individual should have a reasonable choice among those institutions of postsecondary education that have accepted him or her for admission.

This objective requires careful reading. When an individual has been admitted to one or more institutions, he or she should be provided a reasonable choice among those institutions regardless of the tuition charged or his family income.

If the student is admitted to a high-tuition private institution and a low-tuition public institution, he should have a reasonable choice between those two institutions regardless of his personal financial situation.

The commission found that:

- On the whole, students can choose among the institutions that have admitted them, except the most expensive institutions.
- To a significant degree, such choice has been provided to students because institutions have ensured that low-income students have an equal choice with their higher-income counterparts. The institutions have accomplished this by incurring student aid deficits, which in turn have affected the financial health of the institutions.

III. Student Opportunity.

Postsecondary education should make available academic assistance and counseling that will enable each individual, according to his or her needs, capability and motivation, to achieve his or her educational objectives.

The commission concluded that dropout and program completion rates are not very satisfactory measures of this objective, but are nevertheless the only available measures of students' opportunity to complete their programs.

It found that:

- Low-income students have higher dropout rates than high-income students.
- Private institutions have higher completion rates than public institutions.
- Black students have a lower completion rate than non-black students.
- Program completion measures are particularly inappropriate for assessing student opportunity in community colleges.

IV. Institutional Diversity.

Postsecondary education should offer programs of formal instruction and other learning opportunities and engage in research and public service of sufficient diversity to be responsive to the changing needs of individuals and society.

The commission stated, "There must be great diversity in our institutions of postsecondary education if all reasonable needs of students and society are to be served. . . . Diversity, from the student's point of view, means that postsecondary institutions offer a range of opportunity for individual development and training for future employment. Diversity also implies renewal, reform and responsiveness to students' needs for both formal and informal learning opportunities."

The commission concluded that diversity in postsecondary education is evidenced by differences in institutional purpose, the number and types of program offerings, institutional size and flexibility of learning opportunities. The commission found that:

- Institutions have tended to become more alike in purpose rather than divergent, and that recent trends to reform institutions are still very much in the formative stages and have had very little impact thus far.
- There is a wide variety of program offerings within a large number of institutions.

- There are large numbers of institutions in all institutional size categories.
- Flexible learning arrangements are still in the early development stages and have not yet had the desired impact for the average student.
- A number of finance-related trends threaten the financial viability of private liberal arts institutions and, to the extent that they contribute to diversity, diversity is threatened.
- The development of diverse forms and methods of postsecondary education is to some degree inhibited by sources of financing, and it is an open question whether financing postsecondary education through the student or through institutions will provide greater diversity.
- Greater diversity is essential, in the commission's view, if postsecondary education is to serve fully the varied needs of students and the public in our pluralistic society.
- The traditional and accepted notion of higher education should be expanded to the broader understanding of education beyond the high school expressed in the term "postsecondary education." This should be done to recognize the popular demand for, and participation of millions of Americans in, forms of postsecondary education not included within traditional higher education.

In this regard the commission found that "postsecondary education in the United States is a large enterprise including more than 2,900 traditional collegiate institutions serving some 9.3 million students and an additional 7,000 noncollegiate technical, vocational and proprietary institutions serving approximately 1.6 million students. Postsecondary education also includes an estimated 3,500 additional institutions and organizations (serving an unknown number of students) as well as a great many other noninstitutional learning opportunities (in which as many as 32 million people may participate)."

Recognizing the broad scope of postsecondary education, the commission has adopted and recommends to the nation the following definition, encompassing the 2,900 traditional collegiate institutions and the 7,000 noncollegiate institutions:

Postsecondary education consists of formal instruction, research, public service and other learning opportunities offered by educational institutions that primarily serve persons who have completed secondary education or who are beyond the compulsory school attendance age and that are accredited by agencies officially recognized for that purpose by the U.S. Office of Education or are otherwise eligible to participate in federal programs.

V. Institutional Excellence.

Postsecondary education should strive for excellence in all instruction and other learning opportunities and in research and public service.

There is no simple solution to the problem of measuring excellence. Nevertheless, the commission reaffirmed the necessity for and desirability of excellence in every form of postsecondary education, and urged that the search for measurements of excellence be continued, as the search itself will encourage efforts to achieve excellence.

While there is currently little understanding of the relationship between financing and excellence in postsecondary education, evidence suggests that a strong relationship exists.

VI. Institutional Independence.

Institutions of postsecondary education should have sufficient freedom and flexibility to maintain institutional and professional integrity and to meet creatively and responsively their educational goals.

Current evidence indicates that institutions that receive primary financial support from a variety of public or private sources are neither more independent nor better able to achieve their educational objectives than those primarily dependent on a single source of support. The relative availability or scarcity of financial resources, regardless of number of sources, is probably the most significant factor affecting institutional independence.

VII. Institutional Accountability.

Institutions of postsecondary education should use financial and other resources efficiently and effectively and employ procedures that enable those who provide the resources to determine whether those resources are being used to achieve desired outcomes.

With independence goes accountability. Independence and accountability must be balanced so that the interests of students and the general public do not become subordinated to those of the institutions. This is not to say that postsecondary institutions have been irresponsible in this sense in the past, but rather that in the future they must not lose sight of the interests of those they serve. They must respond positively to the new expectations for accountability.

"The current demand for greater accountability assumes that the previous efforts of fiduciary accounting and reporting will be continued and, to the extent possible, improved. In addition, the new expectations for accountability call for:

1. Accounting for the use of resources in relationship to the achievement of specific objectives—funders may want to know how much institutions spend (including cost per student) to achieve an objective and to what extent the objective is achieved.
2. Demonstration that the resources available are used efficiently—funders want to know if the resources are being used in order to achieve maximum productivity; and
3. Evidence that institutional objectives selected reflect the needs of citizens in their roles as students, society and funders—and it cannot be assumed that their objectives are always identical."

To sum up the commission's study of accountability, the commission reached the following conclusions and recommendations in this regard:

Commission's Conclusions

1. The most useful unit cost data for administrators and policymakers are the direct, indirect and full (direct plus indirect equals full) annual per-student costs of instruction for each major field of study, level of instruction and type of institution.
2. Cost-per-student calculations are technically possible for most instructional programs at most institutions; however, the currently available procedures do not fully reflect the complexities of those institutions that offer a combination of instruction, research and public service programs or a combination of vocational and academic programs.
3. Policymakers should not rely solely on annual per-student costs of instruction for the development of policy in postsecondary education."

Commission's Recommendations

1. The federal government should provide continuing leadership in encouraging and developing national standard procedures, appropriate to each type of institution, for calculating the direct, indirect and full annual cost of instruction per student by level and field of study.
2. Interim national standard procedures for calculating those costs per student should be adopted by the federal government to be implemented by institutions on a voluntary basis. Cooperating institutions should receive financial assistance to cover costs related to implementation of the interim procedures and reporting their cost information. (The commission has suggested interim national standard procedures, which are described in a separate staff document.)
3. Federal support should be provided for the development and reporting of financial and program data to supplement and extend the cost-per-student data. Examples of suggested additional financial data may be found in this chapter. (*Chapter 8.*)
4. The federal government should ensure that the data base assembled by this commission is updated, maintained and made available to appropriate public and private agencies.
5. The federal government should support a national center for educational information with the responsibilities and characteristics listed in the text of this chapter." (*Chapter 8.*)

VIII. Adequate Financial Support.

Adequate financial resources should be provided for the accomplishment of these objectives. This is a responsibility that should be shared by public and private sources, including federal, state and local government, students and their families, and other concerned organizations and individuals.

Accomplishment of the previous objectives is directly dependent on the provision of adequate financing, and it will be possible to accomplish all of the objectives only with an increase in the present level of financial support.

- State and local governments should provide the basic institutional capability to offer a variety of postsecondary educational programs and services according to the needs of their citizens.
- The federal government should accept major responsibility for financing postsecondary educational programs that serve goals and priorities that are primarily national.
- Students and their families should share in meeting the basic costs of their education to the extent of their ability to do so and to ensure their freedom to choose among programs and institutions.
- Alumni, foundations, corporations and other private organizations and individuals should provide the supplementary support that traditionally has been a principal ingredient in assuring high quality among both private and public institutions.

In the real world of limited resources, hard choices must be made about the deployment of available financial resources for maximum effectiveness. Not all objectives will be accomplished nor will progress toward their accomplishment be equal. Complex interactions among sources of funds and among the recipients of the funds force the careful study of financing patterns as a prerequisite to the allocation of resources. Those who advocate a particular financing plan

should be able to provide some assurance that what they propose will produce the results they intend.

The key elements of the current financing patterns are:

- In fiscal year 1972, the income of postsecondary educational institutions was about $29.5 billion. Of this $29.5 billion:

  20 per cent ($5.9 billion) was received from students and parents.
  32 per cent ($9.3 billion) was received from state and local governments.
  27 per cent ($8.1 billion) was received from the federal government.
  9 per cent ($2.7 billion) was received from gifts and endowments.
  12 per cent ($3.5 billion) was received from auxiliary enterprises and other activities.

- In addition to income to institutions, students paid an estimated additional $4.5 billion for subsistence and education-related expenses, including room, board, transportation and so forth, not paid to institutions. Of this $4.5 billion:

  $3.4 billion was provided by students and parents.
  $1.1 billion was provided by the federal government.

- The combined total of all initial sources of funds for postsecondary education (excluding opportunity costs) results in the following:

  Total expenditures in 1972 were $34 billion. Of this amount:

  35 per cent ($11.8 billion) was paid by students and their families.
  27 per cent ($9.3 billion) was paid by state and local governments.
  27 per cent ($9.2 billion) was paid by the federal government.
  8 per cent ($2.7 billion) was paid for from gifts and endowments.
  3 per cent ($1.0 billion) was paid for from auxiliary enterprises and other activities. (This excludes student payments to those enterprises for goods received.)

  100 per cent ($34.0 billion) Total

- The level and nature of financial support vary greatly from state to state and from institution to institution, and these variations must be taken into account in developing effective national programs and policies.

- In 1972, *public financing* for postsecondary educational expenditures *at institutions* amounted to $17.4 billion. Of this amount:

  25 per cent ($4.4 billion) was provided through students.
  75 per cent ($13.0 billion) was provided through institutions.
  An additional $1.1 billion in public support was provided to students for living costs not expended at institutions.

- In 1972, when all income sources are considered at once, of the $29.5 billion total income to institutions:

  85 per cent, or $25.1 billion, went to institutions.
  15 per cent, or $4.4 billion, went to students.

- Tuition and other student fees have risen steadily as a percentage of total institutional income from 7.2 per cent in 1961-62 to 21.9 per cent in 1971-72.

- The average tuition for private four-year institutions is currently four times that for the average public four-year institution.
- The cost of attending collegiate institutions of any kind has gone up rapidly over the past decade, growing more rapidly than per capita income and, therefore, becoming an increasing burden to those who must pay the cost.
- The federal government operates over 380 separate support programs for postsecondary education, administered by more than 20 federal agencies. The amounts administered by the major agencies in 1972 were:

44.3%	$4,090.4 million	Department of Health, Education and Welfare
21.7%	$2,006.5 million	Veterans Administration
11.7%	$1,082.6 million	Department of Defense
9.7%	$ 898.2 million	Department of Labor
4.2%	$ 390.2 million	National Science Foundation
8.3%	$ 769.0 million	All other agencies
100.0%	$9,236.9 million	Total

- Eighty-eight per cent of all student aid came from the federal government in 1972 (primarily veterans and social security benefits), and 62 per cent of all institutional support came from state and local governments.

REALITIES HAVING IMPLICATIONS FOR FINANCING POSTSECONDARY EDUCATION

The commission's study, and particularly its analysis of more than 50 alternative financing plans, resulted in the identification of a number of realities that must be considered in the development of policy proposals for financing postsecondary education in the next decade.

- State and regional differences in postsecondary education and its financing are so great that the development of a single national policy for financing postsecondary education is impossible, if not undesirable.
- The development of a rational set of policies for financing postsecondary education in our pluralistic system requires an understanding of the interactions that occur between and among:
  1. The demand for postsecondary education services by students and society.
  2. The supply of postsecondary education services by institutions.
  3. The financial support of postsecondary education by federal, state and local governments, students and their families and other concerned organizations and individuals.

It also demands an understanding of the future impact on the postsecondary education enterprise of implementing such a set of policies.

There is evidence that we can understand these interrelationships and impacts sufficiently to employ a knowledge of them in improving policy decision making in postsecondary education.

- Enrollments have stabilized in postsecondary education and, unless social attitudes toward life-long learning should result in increasing numbers of recurring students, future planning must be based on the assumption that enrollments will continue to be stable.
- A substantial financing and programmatic effort must be mounted if we are to fulfill the promise of equal access to ethnic and racial minorities, persons from low-income families and women. To avoid placing the primary burden for doing so on the middle-income family will require substantially greater effort.
- The new 18-year-old age of majority is likely to affect postsecondary education in major ways that are not yet easily determined.
- Institutions of postsecondary education will be under strong pressure to increase their productivity to match rising costs.
- The availability of public funds for postsecondary education is dependent upon at least:
  1. The economic conditions of the nation and individual states.
  2. The attitudes of government officials and elected representatives toward the need for funds for postsecondary education in relation to other demands for public funds.
  3. The attitudes of elected representatives toward the operation and relevance of postsecondary education.
- Societal expectations with regard to skill levels and individual development are substantially higher today than they were 10 years ago, suggesting that universal access to two years of postsecondary education may soon become a significant social demand.
- The U.S. Census Bureau projects an overproduction of bachelor's degrees relative to jobs requiring them by 1980.
- Unemployment and/or underemployment among individuals with doctoral degrees is currently substantial.
- At any given level of financing, assistance plans for target groups (such as grants to needy students) are more effective for improving student access than general student assistance (such as tuition reduction).
- Increases in the effective price (tuition minus student aid) of postsecondary education—the price the student must pay—result in decreases in enrollment; conversely, decreases in the effective price result in increases in enrollment.
- Increased spending for student grants, if the extrapolated 1972 patterns of financing and enrollment continue, would result in proportionately larger increases in enrollments in the private collegiate and noncollegiate institutions than in the public sector, and enrollments in the public two-year colleges would not grow so much as might be expected.

- If the family income eligibility ceiling for student grants were changed from $15,000 to a lower level, the enrollment of students in the $10,000 to $15,000 range would decrease slightly, while the enrollment of students in the under $10,000 family income group would increase.
- Expanding student access to postsecondary education through increased student grant financing would require institutions to seek supplemental financial assistance to meet additional costs induced by the enrollment growth.
- Financing policies that emphasize primarily increasing tuition generally are based on one or more of the following assumptions:
  1. There is, or soon will be, an oversupply of postsecondary education services and degrees.
  2. The portion of public revenues dedicated to postsecondary education is too large.
  3. Requiring the individual to pay for a larger share of his education will bring about a better equilibrium between individual desire for, societal demand for and institutional supply of postsecondary educational services.
- Financing policies that emphasize primarily increases in student aid generally are based on one or more of the following assumptions:
  1. Equality of student access is not yet satisfactorily achieved.
  2. Increasing the flow of funds to postsecondary education through students will permit students to choose programs better suited to their needs and, at the same time, cause institutions to become more responsive to student and societal needs.
- Financing policies that emphasize primarily increases in general institutional support generally are based on one or more of the following assumptions:
  1. Institutions are facing severe financial distress.
  2. The quality and diversity of postsecondary education programs are being threatened.
  3. Policies aimed at increasing student access (particularly for low-income groups) induce additional costs on institutions not provided for in any other way.
- Financing policies that emphasize primarily increases in categorical support to postsecondary education generally are based on the assumptions that there are specific national and/or state concerns that must be addressed, and that institutions of postsecondary education have considerable capability that can be directed at these concerns.

Clearly, a 400-page report cannot be reduced to 10 pages without losing a great deal in substance, context and, therefore, meaning and interpretation. Further, simply the process of selecting these points as the most important introduces the personal viewpoint of the author. Those interested may wish to refer to the complete commission report, *Financing Postsecondary Education in the United States*, for more specific details and further clarification.

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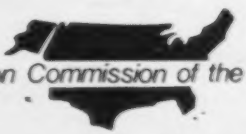

Education Commission of the States

The Education Commission of the States is a nonprofit organization formed by interstate compact in 1966. Forty-seven states and territories are now members. Its goal is to further a working relationship among state governors, legislators and educators for the improvement of education. This report is an outcome of one of many Commission undertakings at all levels of education. The Commission offices are located at 300 Lincoln Tower, 1860 Lincoln Street, Denver, Colorado 80203.